

<i>SERFF Tracking Number:</i>	<i>NYLA-127883181</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>New York Life Insurance and Annuity Corporation</i>	<i>State Tracking Number:</i>	<i>50447</i>
<i>Company Tracking Number:</i>	<i>210-P111</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>New York Life Secure Term MVA</i>		
<i>Project Name/Number:</i>	<i>New York Life Secure Term MVA-Informational Filing/210-P111</i>		

Filing at a Glance

Company: New York Life Insurance and Annuity Corporation

Product Name: New York Life Secure Term MVA
 SERFF Tr Num: NYLA-127883181 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non-Variable
 SERFF Status: Closed-Accepted For Informational Purposes
 State Tr Num: 50447

Sub-TOI: A02I.003 Single Premium
 Co Tr Num: 210-P111
 State Status: Filed-Closed

Filing Type: Form
 Reviewer(s): Linda Bird
 Disposition Date: 12/14/2011

Authors: Susan Britton, April Rodriguez

Date Submitted: 12/09/2011
 Disposition Status: Accepted For Informational Purposes
 Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: New York Life Secure Term MVA-Informational Filing

Project Number: 210-P111

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: April Rodriguez

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 12/14/2011

State Status Changed: 12/14/2011

Created By: April Rodriguez

Corresponding Filing Tracking Number: 210-P111

Filing Description:

This informational filing is for changes being made to the GMIR range, policy issue age, and initial interest rate guarantee period for policy forms 210-P111, 210-P112, and 210-P113. Additional details are outlined in the attached cover letter.

SERFF Tracking Number: NYLA-127883181 State: Arkansas

Filing Company: New York Life Insurance and Annuity Corporation State Tracking Number: 50447

Company Tracking Number: 210-P111

TOI: A02I Individual Annuities- Deferred Non-Variable Sub-TOI: A02I.003 Single Premium

Product Name: New York Life Secure Term MVA

Project Name/Number: New York Life Secure Term MVA-Informational Filing/210-P111

Company and Contact

Filing Contact Information

April Rodriguez, Contract Consultant april_rodriguez@newyorklife.com
 1 Rockwood Road 914-846-3690 [Phone]
 3N850
 Sleepy Hollow, NY 10591

Filing Company Information

New York Life Insurance and Annuity Corporation CoCode: 91596 State of Domicile: Delaware
 1 Rockwood Road Group Code: 826 Company Type:
 3N738 Group Name: State ID Number:
 Sleepy Hollow, NY 10591 FEIN Number: 13-3044743
 (914) 846-3508 ext. [Phone]

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
New York Life Insurance and Annuity Corporation	\$0.00	12/09/2011	

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<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>New York Life Secure Term MVA</i>		
<i>Project Name/Number:</i>	<i>New York Life Secure Term MVA-Informational Filing/210-P111</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		12/14/2011	12/14/2011

<i>SERFF Tracking Number:</i>	<i>NYLA-127883181</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>New York Life Secure Term MVA</i>		
<i>Project Name/Number:</i>	<i>New York Life Secure Term MVA-Informational Filing/210-P111</i>		

Disposition

Disposition Date: 12/14/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NYLA-127883181 State: Arkansas

Filing Company: New York Life Insurance and Annuity Corporation State Tracking Number: 50447

Company Tracking Number: 210-P111

TOI: A02I Individual Annuities- Deferred Non-Variable Sub-TOI: A02I.003 Single Premium

Product Name: New York Life Secure Term MVA

Project Name/Number: New York Life Secure Term MVA-Informational Filing/210-P111

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statements of Variablilty		No
Supporting Document	Cover Letter		No

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<i>Project Name/Number:</i>	<i>New York Life Secure Term MVA-Informational Filing/210-P111</i>		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	
Comments:		
Attachment:		
Cert-Compliance-AR.pdf		

	Item Status:	Status Date:
Bypassed - Item:	Application	
Bypass Reason:	N/A	
Comments:		

	Item Status:	Status Date:
Satisfied - Item:	Life & Annuity - Acturial Memo	
Comments:		
Attachments:		
Actuarial Memorandum-210-P111-Revised 12.9.11.pdf		
Actuarial Memorandum-210-P112-Revised 12.9.11.pdf		
Actuarial Memorandum-210-P113-Revised 12.9.11.pdf		

	Item Status:	Status Date:
Satisfied - Item:	Statements of Variablilty	
Comments:		
Attached are revised Statements of Variability. For ease of review, we have also included "redlined" copies of the Statements of Variability to illustrate the revisions.		
Attachments:		
SOV 210-P111-Redlined 12.9.11.pdf		

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<i>Product Name:</i>	<i>New York Life Secure Term MVA</i>		
<i>Project Name/Number:</i>	<i>New York Life Secure Term MVA-Informational Filing/210-P111</i>		

SOV 210-P112-Redlined 12.9.11.pdf
SOV 210-P113-Redlined 12.9.11.pdf
SOV 210-P111-Revised 12.9.11.pdf
SOV 210-P112-Revised 12.9.11.pdf
SOV 210-P113-Revised 12.9.11.pdf

	Item Status:	Status
		Date:
Satisfied - Item:	Cover Letter	
Comments:		
Attachment:		
Cover Letter-AR.pdf		

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION
NEW YORK LIFE INSURANCE COMPANY

STATE OF ARKANSAS

In Re: Form (s): Policy Forms 210-P111, 210-P112, 210-P113

I certify that the forms contained in this filing comply with Arkansas Insurance Regulation 19.



Signature

Suzanne Wolf

Name

Assistant Vice President, Product Development

Title

12/09/2011

Date

New York Life Insurance and Annuity Corporation (NYLIAC)

**Statement of Variability For
Single Premium Deferred Fixed Annuity Policy
Form Number 210-P111**

The following comments describe the nature and scope of the variable material denoted with brackets on the Policy's Front and Back Cover and the Policy Data Page. The "Bracketed Information" typically corresponds to the headings found on the Policy Covers and Policy Data Page. When applicable, ranges and/or alternate text are provided. The actual Policy Data Page a policy owner receives will reflect only the information based on that policy owner's elections at the time of purchase of the policy. Any use of variability shall be administered in accordance with the Explanation of Variability in a uniform and non-discriminatory manner and should not result in unfair discrimination.

Bracketed Information	Location	Explanation of Variability
ANNUITANT NAME POLICY NUMBER POLICY DATE	Cover Page & Policy Data Page	To allow for flexibility in changing the applicable information for each policy issued. NYLIAC may choose not to reflect this information on the cover page since it is also reflected in the Policy Data Page.
EXECUTIVE OFFICE/HOME OFFICE ADDRESSES	Front/Back Cover Page & Data Page	To allow for flexibility in changing this information should NYLIAC's Executive or Home Office location change.
OFFICER TITLE & SIGNATURE	Cover Page	The information is bracketed to allow for flexibility in changing the officer's signature(s) and/or title(s). The signatures and titles shown are those in effect at the time of this form filing.
CUSTOMER SERVICE PHONE NUMBER	Cover Page	To facilitate changes to: <ul style="list-style-type: none"> the toll-free telephone numbers applicable to NYLIAC's various customer service offices
MARKETING NAME	Cover Page	To allow for flexibility in changing the marketing name of this policy.
PLAN	Policy Data Page	To facilitate changes to the plan types made available by NYLIAC and in accordance with applicable laws for tax qualified plans. The Plan type will vary depending on the market segment in which the policy is issued. All plan type options currently available are: <ul style="list-style-type: none"> Non-Qualified Traditional IRA Inherited IRA Pension & Keogh ROTH IRA SEP IRA SIMPLE IRA The Corporation may also offer this policy in other tax-qualified programs. These plans include, but are not limited to, 403(b) and 457(b).

PREMIUM PAYMENT	Policy Data Page	To facilitate changes to the premium amount used to purchase the policy. Initially, the minimum single premium payment the Corporation will accept is \$15,000. The Premium payment range is between and including \$5,000 – unlimited. Premium Payments of \$1,000,000 or more are subject to prior approval by NYLIAC.
INITIAL INTEREST RATE GUARANTEE PERIOD ENDING ON	Policy Data Page	To facilitate changes to the ending date for the period during which the declared interest rate is guaranteed not to change. This date is based on the interest rate guarantee period elected by the applicant. The range for the number of available guarantee period options is any whole number between and including 1- 87 . The range for each guarantee period option is any whole number between and including 3- 409 years. If the ranges change, we will submit a limited informational filing.
RENEWAL INTEREST RATE GUARANTEE PERIOD	Policy Data Page	To facilitate changes to the renewal interest rate guarantee period under the policy. The Policy Data Page illustrates an annual renewal period, which is the renewal period we intend to provide when this product is introduced. The range for this renewal period is between and including one month and 12 months. Changes to the renewal period will apply to new issues only. If the range changes, we will submit a limited filing.
INITIAL INTEREST RATE	Policy Data Page	To facilitate changes to the declared interest rate for the initial interest rate guarantee period. Initial Guaranteed Interest Rates are determined by weighing several important factors. The most important among these are 1) interest rates available to NYLIAC on suitable investments, 2) the interest rates offered by our competitors-primarily companies who have received ratings from the independent rating agencies similar to those received by our company, and 3) profitability.
GUARANTEED MINIMUM INTEREST RATE	Policy Data Page	To allow for flexibility in changing the Guaranteed Minimum Interest Rate (GMIR). The range for the rate is any whole number between and including <u>4.50</u> % and 5%. However, it will never be less than the Nonforfeiture Rate (as calculated below) minus 1.35%. Any change will be applicable only to new issues. The GMIR is determined by weighing several important factors. The most important among these are 1) the interest rates in effect at the time of contract issue as well as forecasted interest rates, 2) the GMIRs and interest rates offered by our competitors – primarily companies who have received ratings from the independent rating agencies similar to those received by our company, and 3) profitability. The GMIR is guaranteed for the lifetime of the contract
NON-FORFEITURE RATE	Policy Data Page	To facilitate changes to the Non-forfeiture Rate. The Non-forfeiture Rate is equal to the lesser of: a) 3.00%; and b) a rate that is not less than 1.00% and determined by using the six-month average of the five-year Constant Maturity Treasury Rate reported by the Federal Reserve for December through May (for period beginning July 1) and June through November (for period beginning January 1), rounded to the nearest .05%, minus 1.25%.
SURRENDER CHARGE SCHEDULE	Policy Data Page	To facilitate changes to the Surrender Charge Schedules offered under the policy. The Policy Data Page illustrates an eight-year Surrender Charge Schedule. There are currently four <u>five</u> Surrender Charge Schedule options available, <u>three-year</u> , five-year, six-year, seven-year and eight-year, as shown below in the shaded area. The range for the number of available Surrender Charge Schedules is any whole number between and including <u>31</u> and <u>97</u> , <u>and the number of years for any one schedule is between and including 3 and 9 years</u> , also shown below. If the Surrender Charge Schedule options for which a demonstration is not provided in the actuarial memorandum become available, we will submit a limited re-filing of the supporting actuarial material.

		Surrender Charge Schedules: <table><tr><th>Year of Surrender</th><th>3-Year SC*</th><th>4-Year SC*</th><th>5-Year SC*</th><th>6-Year SC*</th><th>7-Year SC*</th><th>8-Year SC*</th><th>9-Year SC*</th></tr><tr><td>1</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td></tr><tr><td>2</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td></tr><tr><td>3</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td></tr><tr><td>4</td><td>0%</td><td>6%</td><td>6%</td><td>6%</td><td>6%</td><td>6%</td><td>6%</td></tr><tr><td>5</td><td></td><td>0%</td><td>5%</td><td>5%</td><td>5%</td><td>5%</td><td>5%</td></tr><tr><td>6</td><td></td><td></td><td>0%</td><td>4%</td><td>4%</td><td>4%</td><td>4%</td></tr><tr><td>7</td><td></td><td></td><td></td><td>0%</td><td>3%</td><td>3%</td><td>3%</td></tr><tr><td>8</td><td></td><td></td><td></td><td></td><td>0%</td><td>2%</td><td>2%</td></tr><tr><td>9</td><td></td><td></td><td></td><td></td><td></td><td>0%</td><td>1%</td></tr><tr><td>10</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0%</td></tr></table> <p>*SC stands for Surrender</p>	Year of Surrender	3-Year SC*	4-Year SC*	5-Year SC*	6-Year SC*	7-Year SC*	8-Year SC*	9-Year SC*	1	7%	7%	7%	7%	7%	7%	7%	2	7%	7%	7%	7%	7%	7%	7%	3	7%	7%	7%	7%	7%	7%	7%	4	0%	6%	6%	6%	6%	6%	6%	5		0%	5%	5%	5%	5%	5%	6			0%	4%	4%	4%	4%	7				0%	3%	3%	3%	8					0%	2%	2%	9						0%	1%	10							0%
Year of Surrender	3-Year SC*	4-Year SC*	5-Year SC*	6-Year SC*	7-Year SC*	8-Year SC*	9-Year SC*																																																																																			
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ANNUAL SURRENDER CHARGE FREE AMOUNT(S)	Policy Data Page	To facilitate changes to the Premium Payment Amount and the percentages used to determine the free amount. The range for the Premium Payment amount shown is any whole dollar amount between and including \$75,000 and unlimited. The range for the free withdrawal percentages is any whole number or fraction thereof, between and including 6% and 30%. If the range changes, we will submit a limited re-filing.																																																																																								
MVA INDEX	Policy Data Page	To facilitate changes to the components of the MVA Index. If a component changes, we will submit a limited re-filing.																																																																																								
MVA FACTOR	Policy Data Page	To facilitate changes to the components of the MVA factor. If a component changes, we will submit a limited re-filing.																																																																																								
ENHANCED DEATH BENEFIT	Policy Data Page	To allow flexibility of including the rider information when elected by the applicant, provided the rider is approved for use with this policy.																																																																																								
RIDER(S) AND ENDORSEMENT(S) NAME	Policy Data Page	To allow for flexibility should the Corporation choose to list all riders and/or endorsements that are approved for use with this policy and will be attached to each issued policy.																																																																																								
All other bracketed items are John Doe information.																																																																																										

New York Life Insurance and Annuity Corporation (NYLIAC)

**Statement of Variability For
Single Premium Deferred Fixed Annuity Policy
Form Number 210-P112**

The following comments describe the nature and scope of the variable material denoted with brackets on the Policy's Front and Back Cover and the Policy Data Page. The "Bracketed Information" typically corresponds to the headings found on the Policy Covers and Policy Data Page. When applicable, ranges and/or alternate text are provided. The actual Policy Data Page a policy owner receives will reflect only the information based on that policy owner's elections at the time of purchase of the policy. Any use of variability shall be administered in accordance with the Explanation of Variability in a uniform and non-discriminatory manner and should not result in unfair discrimination.

Bracketed Information	Location	Explanation of Variability
ANNUITANT NAME POLICY NUMBER POLICY DATE	Cover Page & Policy Data Page	To allow for flexibility in changing the applicable information for each policy issued. NYLIAC may choose not to reflect this information on the cover page since it is also reflected in the Policy Data Page.
EXECUTIVE OFFICE/HOME OFFICE ADDRESSES	Front/Back Cover Page & Data Page	To allow for flexibility in changing this information should NYLIAC's Executive or Home Office location change.
OFFICER TITLE & SIGNATURE	Cover Page	The information is bracketed to allow for flexibility in changing the officer's signature(s) and/or title(s). The signatures and titles shown are those in effect at the time of this form filing.
CUSTOMER SERVICE PHONE NUMBER	Cover Page	To facilitate changes to: <ul style="list-style-type: none"> the toll-free telephone numbers applicable to NYLIAC's various customer service offices
MARKETING NAME	Cover Page	To allow for flexibility in changing the marketing name of this policy.
PLAN	Policy Data Page	To facilitate changes to the plan types made available by NYLIAC and in accordance with applicable laws for tax qualified plans. The Plan type will vary depending on the market segment in which the policy is issued. All plan type options currently available are: <ul style="list-style-type: none"> Non-Qualified Traditional IRA Inherited IRA Pension & Keogh ROTH IRA SEP IRA SIMPLE IRA The Corporation may also offer this policy in other tax-qualified programs. These plans include, but are not limited to, 403(b) and 457(b).

PREMIUM PAYMENT	Policy Data Page	To facilitate changes to the premium amount used to purchase the policy. Initially, the minimum single premium payment the Corporation will accept is \$15,000. The Premium payment range is between and including \$5,000 – unlimited. Premium Payments of \$1,000,000 or more are subject to prior approval by NYLIAC.
INITIAL INTEREST RATE GUARANTEE PERIOD ENDING ON	Policy Data Page	To facilitate changes to the ending date for the period during which the declared interest rate is guaranteed not to change. This date is based on the interest rate guarantee period elected by the applicant. The range for the number of available guarantee period options is any whole number between and including 1- 87 . The range for each guarantee period option is any whole number between and including 3- 49 years. If the ranges change, we will submit a limited informational filing.
RENEWAL INTEREST RATE GUARANTEE PERIOD	Policy Data Page	To facilitate changes to the renewal interest rate guarantee period under the policy. The Policy Data Page illustrates an annual renewal period, which is the renewal period we intend to provide when this product is introduced. The range for this renewal period is between and including one month and 12 months. Changes to the renewal period will apply to new issues only. If the range changes, we will submit a limited filing.
INITIAL INTEREST RATE	Policy Data Page	To facilitate changes to the declared interest rate for the initial interest rate guarantee period. Initial Guaranteed Interest Rates are determined by weighing several important factors. The most important among these are 1) interest rates available to NYLIAC on suitable investments, 2) the interest rates offered by our competitors-primarily companies who have received ratings from the independent rating agencies similar to those received by our company, and 3) profitability.
GUARANTEED MINIMUM INTEREST RATE	Policy Data Page	To allow for flexibility in changing the Guaranteed Minimum Interest Rate (GMIR). The range for the rate is any whole number between and including <u>4.50</u> % and 5%. However, it will never be less than the Nonforfeiture Rate (as calculated below) minus 1.35%. Any change will be applicable only to new issues. The GMIR is determined by weighing several important factors. The most important among these are 1) the interest rates in effect at the time of contract issue as well as forecasted interest rates, 2) the GMIRs and interest rates offered by our competitors – primarily companies who have received ratings from the independent rating agencies similar to those received by our company, and 3) profitability. The GMIR is guaranteed for the lifetime of the contract
NON-FORFEITURE RATE	Policy Data Page	To facilitate changes to the Non-forfeiture Rate. The Non-forfeiture Rate is equal to the lesser of: a) 3.00%; and b) a rate that is not less than 1.00% and determined by using the six-month average of the five-year Constant Maturity Treasury Rate reported by the Federal Reserve for December through May (for period beginning July 1) and June through November (for period beginning January 1), rounded to the nearest .05%, minus 1.25%.
SURRENDER CHARGE SCHEDULE	Policy Data Page	To facilitate changes to the Surrender Charge Schedules offered under the policy. The Policy Data Page illustrates a seven-year Surrender Charge Schedule. There are currently three-four Surrender Charge Schedule options available, <u>three-year</u> , five-year, six-year, and seven-year, as shown below in the shaded area. The range for the number of available Surrender Charge Schedules is any whole number between and including <u>31</u> and <u>97</u> , and the number of years <u>for any one schedule is between and including 3 and 9 years</u> , also shown below. If the Surrender Charge Schedule options for which a demonstration is not provided in the actuarial memorandum become available, we will submit a limited re-filing of the supporting actuarial material.

		Surrender Charge Schedules: <table><tr><th>Year of Surrender</th><th>3-Year SC*</th><th>4-Year SC*</th><th>5-Year SC*</th><th>6-Year SC*</th><th>7-Year SC*</th><th>8-Year SC*</th><th>9-Year SC*</th></tr><tr><td>1</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td></tr><tr><td>2</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td></tr><tr><td>3</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td></tr><tr><td>4</td><td>0%</td><td>6%</td><td>6%</td><td>6%</td><td>6%</td><td>6%</td><td>6%</td></tr><tr><td>5</td><td></td><td>0%</td><td>5%</td><td>5%</td><td>5%</td><td>5%</td><td>5%</td></tr><tr><td>6</td><td></td><td></td><td>0%</td><td>4%</td><td>4%</td><td>4%</td><td>4%</td></tr><tr><td>7</td><td></td><td></td><td></td><td>0%</td><td>3%</td><td>3%</td><td>3%</td></tr><tr><td>8</td><td></td><td></td><td></td><td></td><td>0%</td><td>2%</td><td>2%</td></tr><tr><td>9</td><td></td><td></td><td></td><td></td><td></td><td>0%</td><td>1%</td></tr><tr><td>10</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0%</td></tr></table> <p>*SC stands for Surrender</p>	Year of Surrender	3-Year SC*	4-Year SC*	5-Year SC*	6-Year SC*	7-Year SC*	8-Year SC*	9-Year SC*	1	7%	7%	7%	7%	7%	7%	7%	2	7%	7%	7%	7%	7%	7%	7%	3	7%	7%	7%	7%	7%	7%	7%	4	0%	6%	6%	6%	6%	6%	6%	5		0%	5%	5%	5%	5%	5%	6			0%	4%	4%	4%	4%	7				0%	3%	3%	3%	8					0%	2%	2%	9						0%	1%	10							0%
Year of Surrender	3-Year SC*	4-Year SC*	5-Year SC*	6-Year SC*	7-Year SC*	8-Year SC*	9-Year SC*																																																																																			
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ANNUAL SURRENDER CHARGE FREE AMOUNT(S)	Policy Data Page	To facilitate changes to the Premium Payment Amount and the percentages used to determine the free amount. The range for the Premium Payment amount shown is any whole dollar amount between and including \$75,000 and unlimited. The range for the free withdrawal percentages is any whole number or fraction thereof, between and including 6% and 30%. If the range changes, we will submit a limited re-filing.																																																																																								
MVA INDEX	Policy Data Page	To facilitate changes to the components of the MVA Index. If a component changes, we will submit a limited re-filing.																																																																																								
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ENHANCED DEATH BENEFIT	Policy Data Page	To allow flexibility of including the rider information when elected by the applicant, provided the rider is approved for use with this policy.																																																																																								
RIDER(S) AND ENDORSEMENT(S) NAME	Policy Data Page	To allow for flexibility should the Corporation choose to list all riders and/or endorsements that are approved for use with this policy and will be attached to each issued policy.																																																																																								
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New York Life Insurance and Annuity Corporation (NYLIAC)

**Statement of Variability For
Single Premium Deferred Fixed Annuity Policy
Form Number 210-P113**

The following comments describe the nature and scope of the variable material denoted with brackets on the Policy's Front and Back Cover and the Policy Data Page. The "Bracketed Information" typically corresponds to the headings found on the Policy Covers and Policy Data Page. When applicable, ranges and/or alternate text are provided. The actual Policy Data Page a policy owner receives will reflect only the information based on that policy owner's elections at the time of purchase of the policy. Any use of variability shall be administered in accordance with the Explanation of Variability in a uniform and non-discriminatory manner and should not result in unfair discrimination.

Bracketed Information	Location	Explanation of Variability
ANNUITANT NAME POLICY NUMBER POLICY DATE	Cover Page & Policy Data Page	To allow for flexibility in changing the applicable information for each policy issued. NYLIAC may choose not to reflect this information on the cover page since it is also reflected in the Policy Data Page.
EXECUTIVE OFFICE/HOME OFFICE ADDRESSES	Front/Back Cover Page & Data Page	To allow for flexibility in changing this information should NYLIAC's Executive or Home Office location change.
OFFICER TITLE & SIGNATURE	Cover Page	The information is bracketed to allow for flexibility in changing the officer's signature(s) and/or title(s). The signatures and titles shown are those in effect at the time of this form filing.
CUSTOMER SERVICE PHONE NUMBER	Cover Page	To facilitate changes to: <ul style="list-style-type: none">• the toll-free telephone numbers applicable to NYLIAC's various customer service offices
MARKETING NAME	Cover Page	To allow for flexibility in changing the marketing name of this policy.
PLAN	Policy Data Page	To facilitate changes to the plan types made available by NYLIAC and in accordance with applicable laws for tax qualified plans. The Plan type will vary depending on the market segment in which the policy is issued. All plan type options currently available are: <ul style="list-style-type: none">• Non-Qualified• Traditional IRA• Inherited IRA• Pension & Keogh• ROTH IRA• SEP IRA• SIMPLE IRA The Corporation may also offer this policy in other tax-qualified programs. These plans include, but are not limited to, 403(b) and 457(b).

PREMIUM PAYMENT	Policy Data Page	To facilitate changes to the premium amount used to purchase the policy. Initially, the minimum single premium payment the Corporation will accept is \$15,000. The Premium payment range is between and including \$5,000 – unlimited. Premium Payments of \$1,000,000 or more are subject to prior approval by NYLIAC.
INITIAL INTEREST RATE GUARANTEE PERIOD ENDING ON	Policy Data Page	To facilitate changes to the ending date for the period during which the declared interest rate is guaranteed not to change. This date is based on the interest rate guarantee period elected by the applicant. The range for the number of available guarantee period options is any whole number between and including 1- 87 . The range for each guarantee period option is any whole number between and including 3- 49 years. If the ranges change, we will submit a limited informational filing.
RENEWAL INTEREST RATE GUARANTEE PERIOD	Policy Data Page	To facilitate changes to the renewal interest rate guarantee period under the policy. The Policy Data Page illustrates an annual renewal period, which is the renewal period we intend to provide when this product is introduced. The range for this renewal period is between and including one month and 12 months. Changes to the renewal period will apply to new issues only. If the range changes, we will submit a limited filing.
INITIAL INTEREST RATE	Policy Data Page	To facilitate changes to the declared interest rate for the initial interest rate guarantee period. Initial Guaranteed Interest Rates are determined by weighing several important factors. The most important among these are 1) interest rates available to NYLIAC on suitable investments, 2) the interest rates offered by our competitors-primarily companies who have received ratings from the independent rating agencies similar to those received by our company, and 3) profitability.
GUARANTEED MINIMUM INTEREST RATE	Policy Data Page	To allow for flexibility in changing the Guaranteed Minimum Interest Rate (GMIR). The range for the rate is any whole number between and including <u>4.50</u> % and 5%. However, it will never be less than the Nonforfeiture Rate (as calculated below) minus 1.35%. Any change will be applicable only to new issues. The GMIR is determined by weighing several important factors. The most important among these are 1) the interest rates in effect at the time of contract issue as well as forecasted interest rates, 2) the GMIRs and interest rates offered by our competitors – primarily companies who have received ratings from the independent rating agencies similar to those received by our company, and 3) profitability. The GMIR is guaranteed for the lifetime of the contract
NON-FORFEITURE RATE	Policy Data Page	To facilitate changes to the Non-forfeiture Rate. The Non-forfeiture Rate is equal to the lesser of: a) 3.00%; and b) a rate that is not less than 1.00% and determined by using the six-month average of the five-year Constant Maturity Treasury Rate reported by the Federal Reserve for December through May (for period beginning July 1) and June through November (for period beginning January 1), rounded to the nearest .05%, minus 1.25%.
SURRENDER CHARGE SCHEDULE	Policy Data Page	To facilitate changes to the Surrender Charge Schedules offered under the policy. The Policy Data Page illustrates a seven-year Surrender Charge Schedule. There are currently three-four Surrender Charge Schedule options available, <u>three-year</u> , five-year, six-year, and seven-year, as shown below in the shaded area. The range for the number of available Surrender Charge Schedules is any whole number between and including <u>31</u> and <u>97</u> , <u>and the number of years for any one schedule is between and including 3 and 9 years</u> , also shown below. If the Surrender Charge Schedule options for which a demonstration is not provided in the actuarial memorandum become available, we will submit a limited re-filing of the supporting actuarial material.

		Surrender Charge Schedules: <table><tr><th>Year of Surrender</th><th>3-Year SC*</th><th>4-Year SC*</th><th>5-Year SC*</th><th>6-Year SC*</th><th>7-Year SC*</th><th>8-Year SC*</th><th>9-Year SC*</th></tr><tr><td>1</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td></tr><tr><td>2</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td></tr><tr><td>3</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td></tr><tr><td>4</td><td>0%</td><td>6%</td><td>6%</td><td>6%</td><td>6%</td><td>6%</td><td>6%</td></tr><tr><td>5</td><td></td><td>0%</td><td>5%</td><td>5%</td><td>5%</td><td>5%</td><td>5%</td></tr><tr><td>6</td><td></td><td></td><td>0%</td><td>4%</td><td>4%</td><td>4%</td><td>4%</td></tr><tr><td>7</td><td></td><td></td><td></td><td>0%</td><td>3%</td><td>3%</td><td>3%</td></tr><tr><td>8</td><td></td><td></td><td></td><td></td><td>0%</td><td>2%</td><td>2%</td></tr><tr><td>9</td><td></td><td></td><td></td><td></td><td></td><td>0%</td><td>1%</td></tr><tr><td>10</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0%</td></tr></table> <p>*SC stands for Surrender</p>	Year of Surrender	3-Year SC*	4-Year SC*	5-Year SC*	6-Year SC*	7-Year SC*	8-Year SC*	9-Year SC*	1	7%	7%	7%	7%	7%	7%	7%	2	7%	7%	7%	7%	7%	7%	7%	3	7%	7%	7%	7%	7%	7%	7%	4	0%	6%	6%	6%	6%	6%	6%	5		0%	5%	5%	5%	5%	5%	6			0%	4%	4%	4%	4%	7				0%	3%	3%	3%	8					0%	2%	2%	9						0%	1%	10							0%
Year of Surrender	3-Year SC*	4-Year SC*	5-Year SC*	6-Year SC*	7-Year SC*	8-Year SC*	9-Year SC*																																																																																			
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ANNUAL SURRENDER CHARGE FREE AMOUNT(S)	Policy Data Page	To facilitate changes to the Premium Payment Amount and the percentages used to determine the free amount. The range for the Premium Payment amount shown is any whole dollar amount between and including \$75,000 and unlimited. The range for the free withdrawal percentages is any whole number or fraction thereof, between and including 6% and 30%. If the range changes, we will submit a limited re-filing.																																																																																								
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RIDER(S) AND ENDORSEMENT(S) NAME	Policy Data Page	To allow for flexibility should the Corporation choose to list all riders and/or endorsements that are approved for use with this policy and will be attached to each issued policy.																																																																																								
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New York Life Insurance and Annuity Corporation (NYLIAC)

**Statement of Variability For
Single Premium Deferred Fixed Annuity Policy
Form Number 210-P111**

The following comments describe the nature and scope of the variable material denoted with brackets on the Policy's Front and Back Cover and the Policy Data Page. The "Bracketed Information" typically corresponds to the headings found on the Policy Covers and Policy Data Page. When applicable, ranges and/or alternate text are provided. The actual Policy Data Page a policy owner receives will reflect only the information based on that policy owner's elections at the time of purchase of the policy. Any use of variability shall be administered in accordance with the Explanation of Variability in a uniform and non-discriminatory manner and should not result in unfair discrimination.

Bracketed Information	Location	Explanation of Variability
ANNUITANT NAME POLICY NUMBER POLICY DATE	Cover Page & Policy Data Page	To allow for flexibility in changing the applicable information for each policy issued. NYLIAC may choose not to reflect this information on the cover page since it is also reflected in the Policy Data Page.
EXECUTIVE OFFICE/HOME OFFICE ADDRESSES	Front/Back Cover Page & Data Page	To allow for flexibility in changing this information should NYLIAC's Executive or Home Office location change.
OFFICER TITLE & SIGNATURE	Cover Page	The information is bracketed to allow for flexibility in changing the officer's signature(s) and/or title(s). The signatures and titles shown are those in effect at the time of this form filing.
CUSTOMER SERVICE PHONE NUMBER	Cover Page	To facilitate changes to: <ul style="list-style-type: none"> the toll-free telephone numbers applicable to NYLIAC's various customer service offices
MARKETING NAME	Cover Page	To allow for flexibility in changing the marketing name of this policy.
PLAN	Policy Data Page	To facilitate changes to the plan types made available by NYLIAC and in accordance with applicable laws for tax qualified plans. The Plan type will vary depending on the market segment in which the policy is issued. All plan type options currently available are: <ul style="list-style-type: none"> Non-Qualified Traditional IRA Inherited IRA Pension & Keogh ROTH IRA SEP IRA SIMPLE IRA The Corporation may also offer this policy in other tax-qualified programs. These plans include, but are not limited to, 403(b) and 457(b).

PREMIUM PAYMENT	Policy Data Page	To facilitate changes to the premium amount used to purchase the policy. Initially, the minimum single premium payment the Corporation will accept is \$15,000. The Premium payment range is between and including \$5,000 – unlimited. Premium Payments of \$1,000,000 or more are subject to prior approval by NYLIAC.
INITIAL INTEREST RATE GUARANTEE PERIOD ENDING ON	Policy Data Page	To facilitate changes to the ending date for the period during which the declared interest rate is guaranteed not to change. This date is based on the interest rate guarantee period elected by the applicant. The range for the number of available guarantee period options is any whole number between and including 1-7. The range for each guarantee period option is any whole number between and including 3-9 years. If the ranges change, we will submit a limited informational filing.
RENEWAL INTEREST RATE GUARANTEE PERIOD	Policy Data Page	To facilitate changes to the renewal interest rate guarantee period under the policy. The Policy Data Page illustrates an annual renewal period, which is the renewal period we intend to provide when this product is introduced. The range for this renewal period is between and including one month and 12 months. Changes to the renewal period will apply to new issues only. If the range changes, we will submit a limited filing.
INITIAL INTEREST RATE	Policy Data Page	To facilitate changes to the declared interest rate for the initial interest rate guarantee period. Initial Guaranteed Interest Rates are determined by weighing several important factors. The most important among these are 1) interest rates available to NYLIAC on suitable investments, 2) the interest rates offered by our competitors-primarily companies who have received ratings from the independent rating agencies similar to those received by our company, and 3) profitability.
GUARANTEED MINIMUM INTEREST RATE	Policy Data Page	To allow for flexibility in changing the Guaranteed Minimum Interest Rate (GMIR). The range for the rate is any number between and including .50% and 5%. However, it will never be less than the Nonforfeiture Rate (as calculated below) minus 1.35%. Any change will be applicable only to new issues. The GMIR is determined by weighing several important factors. The most important among these are 1) the interest rates in effect at the time of contract issue as well as forecasted interest rates, 2) the GMIRs and interest rates offered by our competitors – primarily companies who have received ratings from the independent rating agencies similar to those received by our company, and 3) profitability. The GMIR is guaranteed for the lifetime of the contract
NON-FORFEITURE RATE	Policy Data Page	To facilitate changes to the Non-forfeiture Rate. The Non-forfeiture Rate is equal to the lesser of: a) 3.00%; and b) a rate that is not less than 1.00% and determined by using the six-month average of the five-year Constant Maturity Treasury Rate reported by the Federal Reserve for December through May (for period beginning July 1) and June through November (for period beginning January 1), rounded to the nearest .05%, minus 1.25%.
SURRENDER CHARGE SCHEDULE	Policy Data Page	To facilitate changes to the Surrender Charge Schedules offered under the policy. The Policy Data Page illustrates an eight-year Surrender Charge Schedule. There are currently five Surrender Charge Schedule options available, three-year, five-year, six-year, seven-year and eight-year, as shown below in the shaded area. The range for the number of available Surrender Charge Schedules is any whole number between and including 1 and 7, and the number of years for any one schedule is between and including 3 and 9 years, also shown below. If the Surrender Charge Schedule options for which a demonstration is not provided in the actuarial memorandum become available, we will submit a limited re-filing of the supporting actuarial material.

		Surrender Charge Schedules: <table><tr><th>Year of Surrender</th><th>3-Year SC*</th><th>4-Year SC*</th><th>5-Year SC*</th><th>6-Year SC*</th><th>7-Year SC*</th><th>8-Year SC*</th><th>9-Year SC*</th></tr><tr><td>1</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td></tr><tr><td>2</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td></tr><tr><td>3</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td></tr><tr><td>4</td><td>0%</td><td>6%</td><td>6%</td><td>6%</td><td>6%</td><td>6%</td><td>6%</td></tr><tr><td>5</td><td></td><td>0%</td><td>5%</td><td>5%</td><td>5%</td><td>5%</td><td>5%</td></tr><tr><td>6</td><td></td><td></td><td>0%</td><td>4%</td><td>4%</td><td>4%</td><td>4%</td></tr><tr><td>7</td><td></td><td></td><td></td><td>0%</td><td>3%</td><td>3%</td><td>3%</td></tr><tr><td>8</td><td></td><td></td><td></td><td></td><td>0%</td><td>2%</td><td>2%</td></tr><tr><td>9</td><td></td><td></td><td></td><td></td><td></td><td>0%</td><td>1%</td></tr><tr><td>10</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0%</td></tr></table> <p>*SC stands for Surrender</p>	Year of Surrender	3-Year SC*	4-Year SC*	5-Year SC*	6-Year SC*	7-Year SC*	8-Year SC*	9-Year SC*	1	7%	7%	7%	7%	7%	7%	7%	2	7%	7%	7%	7%	7%	7%	7%	3	7%	7%	7%	7%	7%	7%	7%	4	0%	6%	6%	6%	6%	6%	6%	5		0%	5%	5%	5%	5%	5%	6			0%	4%	4%	4%	4%	7				0%	3%	3%	3%	8					0%	2%	2%	9						0%	1%	10							0%
Year of Surrender	3-Year SC*	4-Year SC*	5-Year SC*	6-Year SC*	7-Year SC*	8-Year SC*	9-Year SC*																																																																																			
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New York Life Insurance and Annuity Corporation (NYLIAC)

**Statement of Variability For
Single Premium Deferred Fixed Annuity Policy
Form Number 210-P112**

The following comments describe the nature and scope of the variable material denoted with brackets on the Policy's Front and Back Cover and the Policy Data Page. The "Bracketed Information" typically corresponds to the headings found on the Policy Covers and Policy Data Page. When applicable, ranges and/or alternate text are provided. The actual Policy Data Page a policy owner receives will reflect only the information based on that policy owner's elections at the time of purchase of the policy. Any use of variability shall be administered in accordance with the Explanation of Variability in a uniform and non-discriminatory manner and should not result in unfair discrimination.

Bracketed Information	Location	Explanation of Variability
ANNUITANT NAME POLICY NUMBER POLICY DATE	Cover Page & Policy Data Page	To allow for flexibility in changing the applicable information for each policy issued. NYLIAC may choose not to reflect this information on the cover page since it is also reflected in the Policy Data Page.
EXECUTIVE OFFICE/HOME OFFICE ADDRESSES	Front/Back Cover Page & Data Page	To allow for flexibility in changing this information should NYLIAC's Executive or Home Office location change.
OFFICER TITLE & SIGNATURE	Cover Page	The information is bracketed to allow for flexibility in changing the officer's signature(s) and/or title(s). The signatures and titles shown are those in effect at the time of this form filing.
CUSTOMER SERVICE PHONE NUMBER	Cover Page	To facilitate changes to: <ul style="list-style-type: none">• the toll-free telephone numbers applicable to NYLIAC's various customer service offices
MARKETING NAME	Cover Page	To allow for flexibility in changing the marketing name of this policy.
PLAN	Policy Data Page	To facilitate changes to the plan types made available by NYLIAC and in accordance with applicable laws for tax qualified plans. The Plan type will vary depending on the market segment in which the policy is issued. All plan type options currently available are: <ul style="list-style-type: none">• Non-Qualified• Traditional IRA• Inherited IRA• Pension & Keogh• ROTH IRA• SEP IRA• SIMPLE IRA The Corporation may also offer this policy in other tax-qualified programs. These plans include, but are not limited to, 403(b) and 457(b).

PREMIUM PAYMENT	Policy Data Page	To facilitate changes to the premium amount used to purchase the policy. Initially, the minimum single premium payment the Corporation will accept is \$15,000. The Premium payment range is between and including \$5,000 – unlimited. Premium Payments of \$1,000,000 or more are subject to prior approval by NYLIAC.
INITIAL INTEREST RATE GUARANTEE PERIOD ENDING ON	Policy Data Page	To facilitate changes to the ending date for the period during which the declared interest rate is guaranteed not to change. This date is based on the interest rate guarantee period elected by the applicant. The range for the number of available guarantee period options is any whole number between and including 1-7. The range for each guarantee period option is any whole number between and including 3-9 years. If the ranges change, we will submit a limited informational filing.
RENEWAL INTEREST RATE GUARANTEE PERIOD	Policy Data Page	To facilitate changes to the renewal interest rate guarantee period under the policy. The Policy Data Page illustrates an annual renewal period, which is the renewal period we intend to provide when this product is introduced. The range for this renewal period is between and including one month and 12 months. Changes to the renewal period will apply to new issues only. If the range changes, we will submit a limited filing.
INITIAL INTEREST RATE	Policy Data Page	To facilitate changes to the declared interest rate for the initial interest rate guarantee period. Initial Guaranteed Interest Rates are determined by weighing several important factors. The most important among these are 1) interest rates available to NYLIAC on suitable investments, 2) the interest rates offered by our competitors-primarily companies who have received ratings from the independent rating agencies similar to those received by our company, and 3) profitability.
GUARANTEED MINIMUM INTEREST RATE	Policy Data Page	To allow for flexibility in changing the Guaranteed Minimum Interest Rate (GMIR). The range for the rate is any number between and including .50% and 5%. However, it will never be less than the Nonforfeiture Rate (as calculated below) minus 1.35%. Any change will be applicable only to new issues. The GMIR is determined by weighing several important factors. The most important among these are 1) the interest rates in effect at the time of contract issue as well as forecasted interest rates, 2) the GMIRs and interest rates offered by our competitors – primarily companies who have received ratings from the independent rating agencies similar to those received by our company, and 3) profitability. The GMIR is guaranteed for the lifetime of the contract
NON-FORFEITURE RATE	Policy Data Page	To facilitate changes to the Non-forfeiture Rate. The Non-forfeiture Rate is equal to the lesser of: a) 3.00%; and b) a rate that is not less than 1.00% and determined by using the six-month average of the five-year Constant Maturity Treasury Rate reported by the Federal Reserve for December through May (for period beginning July 1) and June through November (for period beginning January 1), rounded to the nearest .05%, minus 1.25%.
SURRENDER CHARGE SCHEDULE	Policy Data Page	To facilitate changes to the Surrender Charge Schedules offered under the policy. The Policy Data Page illustrates a seven-year Surrender Charge Schedule. There are currently four Surrender Charge Schedule options available, three-year, five-year, six-year, and seven-year, as shown below in the shaded area. The range for the number of available Surrender Charge Schedules is any whole number between and including 1 and 7, and the number of years for any one schedule is between and including 3 and 9 years, also shown below. If the Surrender Charge Schedule options for which a demonstration is not provided in the actuarial memorandum become available, we will submit a limited re-filing of the supporting actuarial material.

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New York Life Insurance and Annuity Corporation (NYLIAC)

**Statement of Variability For
Single Premium Deferred Fixed Annuity Policy
Form Number 210-P113**

The following comments describe the nature and scope of the variable material denoted with brackets on the Policy's Front and Back Cover and the Policy Data Page. The "Bracketed Information" typically corresponds to the headings found on the Policy Covers and Policy Data Page. When applicable, ranges and/or alternate text are provided. The actual Policy Data Page a policy owner receives will reflect only the information based on that policy owner's elections at the time of purchase of the policy. Any use of variability shall be administered in accordance with the Explanation of Variability in a uniform and non-discriminatory manner and should not result in unfair discrimination.

Bracketed Information	Location	Explanation of Variability
ANNUITANT NAME POLICY NUMBER POLICY DATE	Cover Page & Policy Data Page	To allow for flexibility in changing the applicable information for each policy issued. NYLIAC may choose not to reflect this information on the cover page since it is also reflected in the Policy Data Page.
EXECUTIVE OFFICE/HOME OFFICE ADDRESSES	Front/Back Cover Page & Data Page	To allow for flexibility in changing this information should NYLIAC's Executive or Home Office location change.
OFFICER TITLE & SIGNATURE	Cover Page	The information is bracketed to allow for flexibility in changing the officer's signature(s) and/or title(s). The signatures and titles shown are those in effect at the time of this form filing.
CUSTOMER SERVICE PHONE NUMBER	Cover Page	To facilitate changes to: <ul style="list-style-type: none">• the toll-free telephone numbers applicable to NYLIAC's various customer service offices
MARKETING NAME	Cover Page	To allow for flexibility in changing the marketing name of this policy.
PLAN	Policy Data Page	To facilitate changes to the plan types made available by NYLIAC and in accordance with applicable laws for tax qualified plans. The Plan type will vary depending on the market segment in which the policy is issued. All plan type options currently available are: <ul style="list-style-type: none">• Non-Qualified• Traditional IRA• Inherited IRA• Pension & Keogh• ROTH IRA• SEP IRA• SIMPLE IRA The Corporation may also offer this policy in other tax-qualified programs. These plans include, but are not limited to, 403(b) and 457(b).

PREMIUM PAYMENT	Policy Data Page	To facilitate changes to the premium amount used to purchase the policy. Initially, the minimum single premium payment the Corporation will accept is \$15,000. The Premium payment range is between and including \$5,000 – unlimited. Premium Payments of \$1,000,000 or more are subject to prior approval by NYLIAC.
INITIAL INTEREST RATE GUARANTEE PERIOD ENDING ON	Policy Data Page	To facilitate changes to the ending date for the period during which the declared interest rate is guaranteed not to change. This date is based on the interest rate guarantee period elected by the applicant. The range for the number of available guarantee period options is any whole number between and including 1-7. The range for each guarantee period option is any whole number between and including 3-9 years. If the ranges change, we will submit a limited informational filing.
RENEWAL INTEREST RATE GUARANTEE PERIOD	Policy Data Page	To facilitate changes to the renewal interest rate guarantee period under the policy. The Policy Data Page illustrates an annual renewal period, which is the renewal period we intend to provide when this product is introduced. The range for this renewal period is between and including one month and 12 months. Changes to the renewal period will apply to new issues only. If the range changes, we will submit a limited filing.
INITIAL INTEREST RATE	Policy Data Page	To facilitate changes to the declared interest rate for the initial interest rate guarantee period. Initial Guaranteed Interest Rates are determined by weighing several important factors. The most important among these are 1) interest rates available to NYLIAC on suitable investments, 2) the interest rates offered by our competitors-primarily companies who have received ratings from the independent rating agencies similar to those received by our company, and 3) profitability.
GUARANTEED MINIMUM INTEREST RATE	Policy Data Page	To allow for flexibility in changing the Guaranteed Minimum Interest Rate (GMIR). The range for the rate is any number between and including .50% and 5%. However, it will never be less than the Nonforfeiture Rate (as calculated below) minus 1.35%. Any change will be applicable only to new issues. The GMIR is determined by weighing several important factors. The most important among these are 1) the interest rates in effect at the time of contract issue as well as forecasted interest rates, 2) the GMIRs and interest rates offered by our competitors – primarily companies who have received ratings from the independent rating agencies similar to those received by our company, and 3) profitability. The GMIR is guaranteed for the lifetime of the contract
NON-FORFEITURE RATE	Policy Data Page	To facilitate changes to the Non-forfeiture Rate. The Non-forfeiture Rate is equal to the lesser of: a) 3.00%; and b) a rate that is not less than 1.00% and determined by using the six-month average of the five-year Constant Maturity Treasury Rate reported by the Federal Reserve for December through May (for period beginning July 1) and June through November (for period beginning January 1), rounded to the nearest .05%, minus 1.25%.
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NEW YORK LIFE INSURANCE COMPANY
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION
(A Delaware Corporation)
1 Rockwood Road, Sleepy Hollow, NY 10591 "The Company You Keep"®

Suzanne Wolf

Assistant Vice President - Product Development

Bus: (914) 846-3508 Fax: (914) 846-4487 Toll Free: (800) 280-3551

E-Mail: Suzanne_M._Wolf@newyorklife.com

December 09, 2011

Hon. Jay Bradford
Commissioner
Department of Insurance
1200 W. Third Street
Little Rock, AR 72201-1904

Attn: Policy & Other Form Filings

RE: NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

N.A.I.C. NO.: 826-91596

F.E.I.N.: 13-3044743

Form No.: 210-P111 Individual Deferred Fixed Annuity with a Market Value
Adjustment Contract
210-P112 Individual Deferred Fixed Annuity with a Market Value
Adjustment Contract
210-P113 Individual Deferred Fixed Annuity with a Market Value
Adjustment Contract

Dear Hon. Jay Bradford:

In response to the current interest rate environment and market conditions, we are informing you of our intent to make certain changes to policy forms 210-P111, 210-P112, and 211-P113 that were approved by your Department on 01/12/2011 (SERFF Tracking#: NYLA- 126958768). The changes are as follows:

1) Guaranteed Minimum Interest Rate ("GMIR") Range Change

We would like to expand the range previously provided in the Statement of Variability to afford us the flexibility to lower the GMIR if necessary. Currently the range is "any whole number between and including 1% and 5%". The new range would be "any number between and including .50% and 5%". Any change in the GMIR would apply to new issues only.

2) Policy Issue Age Change

The current issue age for policy forms 210-P111 and 210-P112 are 0-90 for non tax-qualified plans and Inherited IRA plans, and 18-90 for tax-qualified plans. For these policies, we intend to change the issue age to 0-85 for non tax-qualified plans and Inherited IRA plans, and 18-85 for tax-qualified plans. No change is necessary for policy form 210-P113 since the current maximum issue age for all plans has been 85. An issue age range of 0 – 95 has been included in the Actuarial Memos for each policy with an indication that the current maximum issue age will be 85.

3) **Initial Interest Rate Guarantee Period**

Currently, policy forms 210-P111, 210-P112, and 211-P113 offer Initial Interest Rate Guarantee Periods and Surrender Charge Periods of five-years, six-years, and seven-years. Policy form 210-P111 also offers an eight-year Initial Interest Rate Guarantee Period and Surrender Charge Period. In addition to these periods, we would like to offer a three-year Initial Interest Rate Guarantee Period that will be available with a corresponding three-year Surrender Charge Period on all of these policies. The range provided in the current Statement of Variability for each of these policies includes the 3 year option for both the Initial Interest Rate Guarantee Period and Surrender Charge Schedule. A demonstration supporting this 3 year period is being added to the Actuarial Memos for each policy. The Statements of Variability have been slightly revised to better align the description of the Initial Interest Rate Guarantee Period and the Surrender Charge Schedule.


Pending your Department's acknowledgment, we expect to implement these changes in early 2012 for new issues only.

Attached are revised Actuarial Memos and Statements of Variability. For ease of review, we have also included "redlined" copies of the Statements of Variability to illustrate the revisions.

Other than the changes described above, no other changes are being made to the policy forms.

We would appreciate receiving your acknowledgement of this informational filing at your earliest convenience. If you have any questions or need any additional information, please contact me at the phone number or email address noted above.

Sincerely,



Suzanne Wolf
Assistant Vice President – Product Development

SW: ar